

MORTGAGE

This form is used in connection with mortgages insured under the one- to four-family provisions of the National Housing Act.

FILED
CO. S. C.
OCT 26 AM '81

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

ALFONZO DANIEL AND RUBY M. DANIEL

Greenville County, South Carolina

of
, hereinafter called the Mortgagor, send(s) greetings:

WHEREAS, the Mortgagor is well and truly indebted unto
CHARTER MORTGAGE COMPANY

, a corporation
, hereinafter
organized and existing under the laws of **the State of Florida**
called the Mortgagee, as evidenced by a certain promissory note of even date herewith, the terms of which are incorporated herein by
reference, in the principal sum of
Fifty Thousand Three Hundred Fifty and no/100-- Dollars (\$ 50,350.00)

with interest from date at the rate of **fifteen and one-half** per centum (**15-1/2** %) per annum until paid, said principal and interest being payable at the office of **Charter Mortgage Company, P. O. Box 2259** in **Jacksonville, Florida 32232** or at such other place as the holder of the note may designate in writing, in monthly installments of **Six Hundred Fifty Seven and 07/100** Dollars (\$ **657.07**), commencing on the first day of **July**, 19 **81**, and on the first day of each month thereafter until the principal and interest are fully paid, except that the final payment of principal and interest, if not sooner paid, shall be due and payable on the first day of **June, 2011**

NOW, KNOW ALL MEN, That the Mortgagor, in consideration of the aforesaid debt and for better securing the payment thereof to the Mortgagee, and also in consideration of the further sum of Three Dollars (\$3) to the Mortgagor in hand well and truly paid by the Mortgagee at and before the sealing and delivery of these presents, the receipt whereof is hereby acknowledged, has granted, bargained, sold, and released, and by these presents does grant, bargain, sell, and release unto the Mortgagor, its successors and assigns, the following-described real estate situated in the County of **GREENVILLE** State of South Carolina:

ALL that piece, parcel or lot of land with all buildings and improvements thereon, situate, lying and being on the southwestern corner of the intersection of Creighton Street with Heathwood Drive in Greenville County, South Carolina being known and designated as Lot No. 173 on a plat entitled **COLONIAL HILLS, SECTION NO. 4** made by Piedmont Engineers and Architects dated October 20, 1967, recorded in the R.M.C. Office for Greenville County, South Carolina in Plat Book WWWW at Page 3, reference to said plat is hereby craved for the metes and bounds thereof.

The above property is the same property conveyed to Alfonso Daniel and Ruby M. Daniel by deed of Samuel B. Williams and Ann P. Williams to be recorded herewith.

RECORDED IN THE OFFICE OF THE CLERK OF THE COURT OF COMMON PLEAS
GREENVILLE COUNTY, SOUTH CAROLINA
DOCUMENTARY
STAMP
OCT 26 1981

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Together with all and singular the rights, members, hereditaments, and appurtenances to the same belonging or in any way incident or appertaining, and all of the rents, issues, and profits which may arise or be had therefrom, and including all heating, plumbing, and lighting fixtures and equipment now or hereafter attached to or used in connection with the real estate herein described.
TO HAVE AND TO HOLD, all and singular the said premises unto the Mortgagee, its successors and assigns forever.
The Mortgagor covenants that he is lawfully seized of the premises hereinabove described in fee simple absolute, that he has good right and lawful authority to sell, convey, or encumber the same, and that the premises are free and clear of all liens and encumbrances whatsoever. The Mortgagor further covenants to warrant and forever defend all and singular the premises unto the Mortgagee forever, from and against the Mortgagor and all persons whomsoever lawfully claiming the same or any part thereof.
The Mortgagor covenants and agrees as follows:
1. That he will promptly pay the principal of an interest on the indebtedness evidenced by the said note, at the times and in the manner herein provided. Privilege is reserved to pay the debt in whole, or in an amount equal to one or more monthly payments on the principal that is next due on the note, on the first day of any month prior to maturity; provided, however, that written notice of an intention to exercise such privilege is given at least thirty (30) days prior to prepayment.

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